# Chapter 4 REFUGEE MEDICAL ASSISTANCE (RMA) PROGRAM

Acronym Used in this Chapter
RMA Refugee Medical Assistance Program

#### A. Program Purpose

The Refugee Medical Assistance (RMA) Program provides short-term health care coverage to newly arrived refugees and other eligible populations who are determined ineligible for Medicaid and meet the RMA program requirements. For example

- Refugees who meet the Medicaid financial requirements, but do not meet a categorical requirement, are eligible for RMA.
- Refugees who are Medicaid recipients, become ineligible for Medicaid due to increased earnings, and are within the RMA period of eligibility are eligible for RMA.

## B. RMA/Medicaid Comparison

- 1. The RMA Program mirrors the Medicaid Program in that
  - medical services are the same,
  - the right to appeal is the same,
  - the spend-down rules are the same,
  - the case transfer process is the same.
- 2. The RMA Program differs from the Medicaid Program in that
  - only income on the date of application is counted,
  - payments from the Matching Grant Program are not counted as income,
  - there is a time limit on receipt of assistance.
  - wages from employment after case approval are not counted,
  - there is no requirement for a social security number.

#### C. Time Limits

- 1. There is an eight-month time limit on the receipt of RMA.
- 2. The date the eight-month eligibility period begins is not the same for each refugee-eligible status.
  - a. For refugees, Cuban/Haitian entrants, Afghans and Iraqis with special immigrant visas who enter the U.S. with that status, it begins the month of arrival.

Note: Some Afghans and Iraqis receive SIV status after arrival in the U.S. For these individuals, eligibility begins the month the status is given.

- b. For asylees, it begins the month asylum is granted.
- c. For victims of human trafficking, it begins the month the certification letter is issued.

### D. Period of Coverage

The period of coverage begins on the first day of the month in which the refugee submits the Application for Benefits.

#### E. Special Application Rules

- 1. The application for Medicaid serves as the application for RMA, whether made on-line, in-person, or by phone. Refugees and agencies assisting refugees to apply for benefits are encouraged to use the on-line application.
- 2. Applications from non-citizens with a refugee-eligible status, whose Medicaid is denied, are assessed for RMA eligibility even if RMA is not checked on the paper or on-line application or is not referenced in a phone application.
- 3. A separate application is not required if more than one person is named on the application and some of the applicants are eligible for Medicaid and some are eligible for RMA. [Note: VaCMS determines the eligibility of each.]
- 4. When one application covers multiple RMA cases, the signature of either the authorized resettlement staff or the head of the refugee family household is sufficient. Multiple signatures are not required.

#### F. Eligibility Rules

- 1. Screen the applicant for Medicaid eligibility before screening for RMA.
- Medicaid/FAMIS eligible refugees who becomes ineligible due to employment earnings during the RMA eligibility period are automatically eligible for RMA for the remainder of the eight-month eligibility period with no further screening for financial need.
- 3. An applicant is eligible for RMA if the person meets the MAGI financial requirements but does not meet a non-financial requirement and has documentation showing one of the refugee eligible groups defined in Appendix A, Documentation.

## 4. Special Considerations

- a. There is no federal requirement that RMA recipients have a social security number or show proof of application for a social security number at the time of application.
- b. A recipient of Refugee Cash Assistance, who is not eligible for Medicaid or FAMIS, is eligible for RMA.
- c. Once a refugee has been determined eligible for Medicaid or RMA, increased earnings from employment do not affect eligibility for RMA.
  - i. If the client is an RMA recipient, RMA continues to the end of the eight-month eligibility period.
  - ii. If the client is a Medicaid recipient, transfer the case to RMA for the remainder of the eight-month eligibility period.
- d. A refugee receiving RMA enrolls in an employer sponsored health insurance program, then the employer-sponsored insurance becomes the primary coverage and RMA becomes the secondary coverage. RMA may pick up costs that the employer-sponsored insurance will not pay

#### G. Case Establishment Process

- 1. The VaCMS RMA Aide Category is 78.
- 2. The eligibility worker makes a notation on the Notice of Action, under comments, that the client was determined eligible for RMA and the date the eligibility period ends.

#### H. Case Transfers

Handle RMA case transfers the same as Medicaid case transfers. A reapplication is not required. A desk review is conducted by the receiving agency verify there are no changes in the case that would affect continued receipt of RMA.

## I. Notices and Appeals

- 1. Medicaid rules regarding notification of case action apply to RMA cases. Notices or action must include an explanation of the reason for the action and a statement about the refugee's right to appeal the decision.
- 2. RMA appeal rules apply to RMA, with the following exceptions
  - a. Close the RMA case when the eight-month eligibility period is reached.

- b. If the appeal is related to an RMA case closure due to the expiration of the eight-month time limit, do not continue RMA payments during the appeal period. If the hearing officer finds that the eight month time period was incorrectly calculated, and health services were provided during that period, arrangement will be made to cover the unpaid costs.
- c. If the Advance Notice of Proposed Action was not sent within the required 10 days period prior to case closure, RMA payments beyond the eightmonth period are not made.
- 3. The hearing officer's decision may be appealed to the Administrative Review Panel of the Appeals & Fair Hearings Unit. A decision is made in writing within 60 days of the date that the refugee requests a hearing.
- 4. Inform the refugee that free legal advice can be obtained through the local legal aid office and provide instructions on how to access those services.